



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

UNDERSTEIN

Atty. Ref.: 2802-5 (AMK); Confirmation No. 7218

Appl. No. 09/617,065

TC/A.U. 3624

Filed: July 13, 2000

Examiner: E. Colbert

For: WEB-BASED ACCOUNT MANAGEMENT

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September 27, 2006

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**AMENDMENT**

In response to the Office Action dated June 27, 2006, please amend the above-identified patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2.

**Remarks/Arguments** begin on page 6.

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